

ARE YOU HAVING TROUBLE MAKING YOUR MORTGAGE PAYMENTS? HAVE YOU RECEIVED A NOTICE OF FORECLOSURE?



Don't miss this **FREE** opportunity to meet one-on-one with a HUD-certified housing counselor to explore options such as a loan reinstatement, modification, and/or refinance to help you avoid foreclosure.

WHAT TO BRING:

- Monthly mortgage statement
- Information about other mortgages on your home, if applicable
- Two most recent pay stubs for all household members contributing toward mortgage payment
- If self-employed, the most recent quarterly or year-to-date Profit and Loss Statement
- Copy of tax returns from the past two years
- Documentation of income you receive from other sources (alimony, child support, social security, etc.)
- Two most recent bank statements
- A utility bill showing homeowner name and property address
- Unemployment insurance letter, if applicable

UPCOMING EVENTS*:

SEPTEMBER 14TH, 2013

TIME: 9AM - 3PM

FAITH FELLOWSHIP COMMUNITY
DEVELOPMENT CORP.
2707 MAIN STREET, SAYREVILLE, NJ

OCTOBER 15TH, 2013

TIME: 7PM

JOSE MARTI FRESHMAN ACADEMY
1800 SUMMIT AVENUE, UNION CITY, NJ

FOR MORE INFORMATION CONTACT: COLLEEN DREWES AT 609.278.7447 OR CDREWES@NJHMFA.STATE.NJ.US



**NEW JERSEY HOUSING
AND MORTGAGE
FINANCE AGENCY**

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